

IN THE CLAIMS:

Please amend the claims as shown in the Appendix. The claims as amended are presented immediately herebelow.

3. (amended) An electronic money system according to claim 2, wherein the information card is a contactless information card which exchanges the amount data in a contactless manner.

9. (amended) An electronic money terminal in which settlement and clearing are carried out by using electronic money contained in an electronic device, comprising:

a processing means for processing a payment of a balance due so that the payment is deferred when the amount of a transaction exceeds the amount of money data contained in the electronic device representing monetary value at the time the transaction amount is withdrawn from a balance;

a settlement and clearing means that deducts a fee from the payment according to when the transaction occurred to generate a new payment; and

a dispatching means that dispatches the new payment to the electronic money terminal.

11. (amended) A transaction method which uses electronic money, comprising the steps of:

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subtracting a transaction amount from electronic money contained in an electronic device;

processing a payment of a balance due so that the payment is deferred when the transaction amount exceeds the amount of electronic money contained in the electronic device.

Amended
14. (amended) An electronic money system according to claim 13, wherein the electronic device is a card storage medium.

15. (amended) An electronic money system according to claim 14, wherein the card storage medium is a contactless information card which exchanges the transaction amount data in a contactless manner.

Please submit the following new Claims 20-24:

Amended
20. (new) A method for executing cashless transactions, the method comprising:

providing a portable electronic device having a portable device memory that stores a predetermined cash value;

providing an electronic money terminal having a terminal memory;

bringing the portable electronic device into electronic communication with the electronic money terminal;

deducting a value, by the electronic money terminal, that exceeds the predetermined cash value from the portable device memory;

storing a transaction amount that represents the predetermined cash value in the terminal memory;

calculating a balance due that represents a difference between the predetermined cash value and the value; and
storing the balance due in the terminal memory.

21. (new) The method as claimed in Claim 20, further comprising:

providing (a) an electronic money management system that has a management memory;

uploading the balance due to the electronic money management system; and

storing the balance due in the management memory.

22. (new) The method as claimed in Claim 21, further comprising:

collecting a plurality of balances due in the terminal memory; and

uploading the plurality of balances due to the electronic money management system during one upload.

(23.) (new) The method as claimed in Claim 22, further comprising:

sorting each of the plurality of balances due, at the electronic money management system, according to a time zone in which each balance due was transacted;

deducting fees from each balance due based on respective time zones in which each balance due was transacted to generate respective payment amounts; and

dispatching, from the electronic money management system, payment amounts to the electronic money terminal.

24. (new) The method as claimed in Claim 21, further comprising:

periodically verifying authorization of a credit line for a user bearing the portable electronic device by the electronic money management system;

dispatching an authorization or denial code to the electronic money terminal based on the periodically verifying step;

storing the authorization code or denial code at the electronic money terminal; and

authorizing or denying execution of the balance due based on the authorization code or denial code stored at the electronic money terminal.

REMARKS

This is a full and timely response to the non-final Official Action mailed February 27, 2002. Reexamination and reconsideration in light of the above amendments and the following remarks are courteously requested.